

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF TEXAS
WACO DIVISION

IN RE: § CASE NUMBER: 14-60288-rbk
JAMIE RAY CARTER §
DEBTOR §
§
PENNYSMAC HOLDINGS, LLC FKA §
PENNYSMAC MORTGAGE §
INVESTMENT TRUST HOLDINGS I, §
LLC, ITS SUCCESSORS IN INTEREST §
AND/OR ASSIGNS, BY ITS §
MORTGAGE SERVICER, PENNYSMAC §
LOAN SERVICES, LLC, MOVANT §
§
VS. §
§
JAMIE RAY CARTER (DEBTOR) and §
MICHELLE CLOUGH (CO-DEBTOR) §
RESPONDENTS §

BUSINESS RECORDS AFFIDAVIT

Before me, the undersigned notary, on this day, personally appeared Regina Chatman, a person whose identity is known to me, who being by me duly sworn, deposed as follows:

1. "My name is Regina Chatman. I am at least 18 years of age, of sound mind, capable of making this affidavit and fully competent to testify to the matters stated herein. I am an employee of PENNYSMAC LOAN SERVICES, LLC ("PennyMac Services") who is mortgage servicer for PENNYSMAC HOLDINGS, LLC FKA PENNYSMAC MORTGAGE INVESTMENT TRUST HOLDINGS I, LLC ITS SUCCESSORS IN INTEREST AND/OR ASSIGNS ("Movant" and/or "PennyMac Holdings"). My job title is Bankruptcy Supervisor.

2. "I have personal knowledge of the facts stated based upon my review of the business records of PennyMac Services and swear that all of the allegations of fact contained herein are true and correct to the best of my information and belief at the time I signed this affidavit."

3. "I am knowledgeable of the records for Movant. Attached to this affidavit are business records pertaining to the indebtedness owed to PennyMac Services by Michelle Clough ("Co-Debtor"). These records are kept by PennyMac Services in the regular course of business, and it was the regular course of business of PennyMac Services for an employee or representative of PennyMac Services with knowledge of the act, event, condition, opinion, or diagnosis that was recorded, to make this record or to transmit the information to be included in this record. The record was made at or near the time or reasonably soon after the act, event, condition, opinion, or diagnosis that was recorded. The records attached to this affidavit are the originals or exact duplicates of the originals."

4. "Co-Debtor is in default under the terms of the Note and Security Instrument described in detail below because Co-Debtor failed to make post-petition monthly payments as required by the Note and Security Instrument described in detail below. The monthly post-petition payment which came due on May 1, 2014 and all subsequent post-petition payments remain unpaid."

5. "Due to the Co-Debtor's default, PennyMac Services was required to retain the services of Shapiro Schwartz, LLP in order to protect PennyMac Services' and PennyMac Holdings' interest in the Property. PennyMac Services asserts that the attorney fees charged by Shapiro Schwartz, LLP are reasonable and necessary under the circumstances of this case."

6. "PennyMac Holdings is the holder of the Note.

7. "As of October 15, 2014, the amount necessary to cure the post-petition arrearage is as follows:

Payments From May 2014 Thru July 2014	3 Monthly Payments	at \$563.26	\$1,689.78
Payments From August 2014 Thru October 2014	3 Monthly Payments	at \$616.66	\$1,849.98
Suspense Balance			(\$0.00)
TOTAL ARREARAGES			\$3,539.76

8. As of October 15, 2014, the outstanding principal balance due and owing on the Note is \$55,412.43. This principal balance is just and true, due, and allows all just and lawful offsets, payments, and credits. "Included in the business records attached to this affidavit are the following documents:"

- a. The Note ("Note") executed by Michelle Clough on December 22, 2006 in the original principal amount of \$58,800.00 payable to Bank of America, N.A. ("Lender").
- b. The Deed of Trust ("Security Instrument") executed by Michelle Clough on December 22, 2006 in favor of Lender and recorded in the real property records of Bell County, Texas.
- c. The Corporation Assignment of Deed of Trust to PennyMac Mortgage.
- d. This Business Records Affidavit.
- e. Post-Petition Payment History regarding the Note.

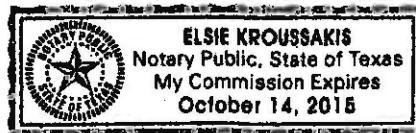
"Further affiant sayeth naught."

Signed: Regina Chatman
Name: Regina Chatman
Title: Bankruptcy Supervisor
State of Texas
County of Tarrant

Subscribed and sworn to before me this 28
day of October, 2014, by
Regina Chatman

Elsie Kroussakis

Jamie Ray Carter
14-60288



Prepared by: B. Skinner
Loan No. xxxxx5674
Debtor Carter
Bk Filed Date 4/1/2014
Case No. 14-60288

Date Received	Amount Received	Amt Due	Date Post-Petition Payment Due	Add/Minus to Debtor Suspense	Running Debtor Suspense
		563.26	5/1/2014	0.00	0.00
		563.26	6/1/2014	0.00	0.00
		563.26	7/1/2014	0.00	0.00
		616.66	8/1/2014	0.00	0.00
		616.66	9/1/2014	0.00	0.00
		616.66	10/1/2014	0.00	0.00
				0.00	0.00

Exhibit "E"